

Form 604

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Curtis J. Kalchthaler <i>Debtor(s)</i>	:	Case No. 19-20355-GLT Chapter: 13
RONDA J. WINNECOUR, Trustee, <i>Movant(s),</i>	:	
v.	:	Related to Document No. 99
No Respondents <i>Respondent(s).</i>	:	Hearing Date: 8/19/24 at 11:00 AM
	:	
	:	

**ORDER SCHEDULING DATE  
FOR RESPONSE AND HEARING ON MOTION**

AND NOW, this *The 26th of June, 2024*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* (the "Motion") having been filed at Doc. No. 99 by the Chapter 13 Trustee,

It is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) ***On or before August 9, 2024***, any ***Response***, including a consent to the Motion, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219) and served on counsel for the Moving Party.

(2) This Motion is scheduled for hearing on ***August 19, 2024 at 11:00 AM*** in Courtroom A, 54th Floor, U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219, at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion. In accordance with Judge Taddonio's procedures, parties may appear for non-evidentiary matters remotely by utilizing the Zoom video conference platform. Parties seeking to appear remotely must register for the hearing by submitting a registration form via the link published on Judge Taddonio's website (which can be found at:

<http://www.pawb.uscourts.gov/judge-taddonio-video-conference-hearing-information>) by no later than 4 p.m. on the business day prior to the scheduled hearing. All parties participating remotely shall comply with Judge Taddonio's General Procedures (which can be found at: <http://www.pawb.uscourts.gov/sites/default/files/pdfs/glt-proc.pdf>).

**Parties who fail to timely register for remote participation will be expected to attend the hearing in person.**

(3) If, after proper service, a Respondent fails to timely file a *Response*, the Court ***may*** determine that no hearing is required and accordingly enter the order by default. ***To determine if a default order has been entered, the Moving Party is directed to the calendar for Judge Gregory L Taddonio posted on the Court's website at www.pawb.uscourts.gov one day prior to the hearing.*** In the event a default order has been signed, the Moving Party shall ***IMMEDIATELY*** advise all affected parties. If a default order has not been entered, the parties are ***required*** to appear at the hearing.

(4) Once the Motion is approved, if either the Debtor's *Certificate of Discharge Eligibility* or *Certificate of Financial Management* is not timely filed, *the case is SUBJECT TO CLOSURE WITHOUT A DISCHARGE without further notice or hearing.*



Gregory L. Taddonio, Chief Judge  
United States Bankruptcy Court

cm: All Parties Listed on The Clerk's Mailing Matrix

In re:  
Curtis J. Kalchthaler  
Debtor

Case No. 19-20355-GLT  
Chapter 13

District/off: 0315-2  
Date Rcvd: Jun 26, 2024

User: auto  
Form ID: 604

Page 1 of 4  
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2024:**

Recip ID	Recipient Name and Address
db	+ Curtis J. Kalchthaler, 3711 Main St., Munhall, PA 15120-3266
14985291	+ Borough of Munhall Garbage, c/o Legal Tax Services Inc., 714 Lebanon Road, West Mifflin, PA 15122-1030
15000531	+ MDJ 05-2-15, Thomas R. Torkowsky, 510 East 8th Avenue, Munhall, PA 15120-1904
15015378	+ Munhall Borough, c/o Legal Tax Service, 714 Lebanon Road, West Mifflin, PA 15122-1030
14985298	Pingora Loan Servicing LLC, c/o Peter Wapner Esq., Phelan Hallinan Diamond & Jones, 1 Penn Center Suburban Station Ste 1400, Philadelphia, PA 19103
14985302	Synchrony Bank, c/o Portfolio Recovery Associates 120 Co, Suite 100, Norfolk, VA 23502
14985303	Time Payment Corporation, 16 North East Executive Office Park, # 200, Burlington, MA 01803

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 27 2024 00:05:00	Americredit Financial Services, Inc. Dba GM Financ, P.O Box 183853, Arlington, TX 76096-3853
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 27 2024 00:05:00	Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr., Arlington, TX 76014-4101
15005575	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 27 2024 00:05:00	Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
14985290	+ Email/Text: bankruptcy@rentacenter.com	Jun 27 2024 00:08:00	Acceptance Now, 5501 Headquarters Drive, Plano, TX 75024-5837
15000523	^ MEBN	Jun 26 2024 23:50:14	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15000525	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2024 00:10:50	Capital One, P.O. Box 85520, Richmond, VA 23285
14985292	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2024 00:24:40	Capital One, P.O. Box 85520, Richmond, VA 23285
15028899	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2024 00:11:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15013330	Email/Text: BNCnotices@dcmservices.com	Jun 27 2024 00:05:00	Centers for Rehab Services, PO Box 1123, Minneapolis, MN 55440-1123
14985293	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 27 2024 00:43:47	Credit One Bank, c/o LVNV Funding, Po Box 98875, Las Vegas, NV 89193-8875
14985294	Email/Text: mrdiscen@discover.com		

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14989187	Email/Text: mrdiscen@discover.com	Jun 27 2024 00:03:00	Discover Card, Discover Financial Services, Po Box 15316, Wilmington, DE 19850
15027760	+ Email/Text: kburkley@bersteinlaw.com	Jun 27 2024 00:03:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14985295	+ Email/Text: bnc-bluestem@quantum3group.com	Jun 27 2024 00:08:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14985296	+ Email/Text: cashiering-administrationservices@flagstar.com	Jun 27 2024 00:08:00	Fingerhut, c/o Webbank, 6250 Ridgewood Rd., Saint Cloud, MN 56303-0820
15000530	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 27 2024 00:05:00	GM Financial, P.O. Box 78143, Phoenix, AZ 85062-8143
15003411	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 27 2024 00:07:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14989316	Email/PDF: resurgentbknotifications@resurgent.com	Jun 27 2024 00:11:48	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15097425	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Jun 27 2024 01:34:56	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15000532	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 27 2024 00:07:00	Midland Funding LLC, 1 International Plaza 5th Floor, Philadelphia, PA 19113-1510
15004804	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 27 2024 00:07:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15046964	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Jun 27 2024 01:34:53	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
15030506	^ MEBN	Jun 26 2024 23:50:23	PINGORA LOAN SERVICING LLC, FLAGSTAR BANK F.S.B., 5151 CORPORATE DRIVE, SUITE 3-142, TROY MI 48098-2639
15030336	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 27 2024 00:11:46	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14986417	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 27 2024 00:25:30	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14985297	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 27 2024 00:10:50	Paypal/Synchrony Bank, Po Box 965005, Orlando, FL 32896-5005
15001972	+ Email/Text: ebnpeoples@grblaw.com	Jun 27 2024 00:04:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14985299	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 27 2024 00:10:56	Resurgent Capital, LVNV Funding, Po Box 1269, Greenville, SC 29602-1269
14985300	+ Email/Text: bknnotice@ercbpo.com	Jun 27 2024 00:07:00	Sprint, c/o Enhanced Recovery Corp., Po Box 57547, Jacksonville, FL 32241-7547
14985301	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 27 2024 00:07:00	Synchrony Bank, c/o Midland Funding, 2365 Northside Drive #300, San Diego, CA 92108-2710
14985304	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Jun 27 2024 01:03:45	U.S Department of Education, c/o Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
15013780	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Jun 27 2024 01:03:41	U.S. Department of Housing and Urban Development, 451 7th St. S.W., Washington, DC 20410-0002
15017819	Email/Text: BNCnotices@dcmservices.com	Jun 27 2024 00:05:00	UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123
14985305	+ Email/Text: bdsupport@creditmanagementcompany.com	Jun 27 2024 00:08:00	UPMC Tuition Benefit, C/O Credit Management

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User: auto

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14985306	+ Email/Text: webadmin@vhllc.co	Jun 27 2024 00:08:00	Co, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15023814	Email/PDF: ebn_ais@aisinfo.com	Jun 27 2024 00:11:22	Vance & Huffman LLC, 55 Monette Parkway, Suite 100, Smithfield, VA 23430-2577
15007266	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jun 27 2024 00:10:52	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
14985307	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jun 27 2024 00:11:22	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000
			Wells Fargo Dealer Services, Po Box 1697, Winterville, NC 28590-1697

TOTAL: 38

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr		PINGORA LOAN SERVICING LLC
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15000522	*+	Acceptance Now, 5501 Headquarters Drive, Plano, TX 75024-5837
15000524	*+	Borough of Munhall Garbage, c/o Legal Tax Services Inc., 714 Lebanon Road, West Mifflin, PA 15122-1030
15000526	*+	Credit One Bank, c/o LVNV Funding, Po Box 98875, Las Vegas, NV 89193-8875
15000527	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Card, Discover Financial Services, Po Box 15316, Wilmington, DE 19850
15000528	*+	Fingerhut, c/o Webbank, 6250 Ridgewood Rd., Saint Cloud, MN 56303-0820
15000529	*+	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
15000534	*+	Paypal/Synchrony Bank, Po Box 965005, Orlando, FL 32896-5005
15000535	*	Pingora Loan Servicing LLC, c/o Peter Wapner Esq., Phelan Hallinan Diamond & Jones, 1 Penn Center Suburban Station Ste 1400, Philadelphia, PA 19103
15000536	*+	Resurgent Capital, LVNV Funding, Po Box 1269, Greenville, SC 29602-1269
15000537	*+	Sprint, c/o Enhanced Recovery Corp., Po Box 57547, Jacksonville, FL 32241-7547
15000539	*	Synchrony Bank, c/o Portfolio Recovery Associates 120 Co, Suite 100, Norfolk, VA 23502
15000538	*+	Synchrony Bank, c/o Midland Funding, 2365 Northside Drive #300, San Diego, CA 92108-2710
15000540	*	Time Payment Corporation, 16 North East Executive Office Park, # 200, Burlington, MA 01803
15000541	*+	U.S Department of Education, c/o Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
15000542	*+	UPMC Tuition Benefit, C/O Credit Management Co, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15000543	*+	Vance & Huffman LLC, 55 Monette Parkway, Suite 100, Smithfield, VA 23430-2577
15000544	*+	Wells Fargo Dealer Services, Po Box 1697, Winterville, NC 28590-1697
15000533	##+	Patenaude & Felix, A.P.C., 501 Corporate Drive, Southpointe - Suite 205, Canonsburg, PA 15317-8584

TOTAL: 2 Undeliverable, 20 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 28, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmllawgroup.com
Jerome B. Blank	on behalf of Creditor PINGORA LOAN SERVICING LLC jblank@pincuslaw.com brausch@pincuslaw.com
Kenneth Steidl	on behalf of Debtor Curtis J. Kalchthaler julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernssteinlaw.com btemple@bernssteinlaw.com;aepiscopo@bernssteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernssteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeclf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor PINGORA LOAN SERVICING LLC pawb@fedphe.com
William E. Craig	on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial wraig@egalawfirm.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 9